

Prepared by and return to:

BK 0323 PG 0653

Joseph M. Sparkman, Jr.  
Attorney at Law  
Post Office Box 266  
Southaven, MS 38671-0266  
601 349-6900

STATE MS.-DESOTO CO. *FILED*

WARRANTY DEED

OCT 23 3 43 PM '97

Allen Richardson  
GRANTOR

BK 323 PG 653  
W.E. DAVIS CH. CLK.

to:

Keith A. Stovall and wife, Wendy S. Stovall  
GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, Allen Richardson does hereby sell, convey, and warrant unto Keith A. Stovall and wife, Wendy S. Stovall, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, being more particular described as follows, to wit:

Lot 192, Section "E", Apple Creek North Subdivision, in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 55, Pages 46-47, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, in the office of the Chancery Court Clerk of DeSoto County, Mississippi, including, but not limited to, Plat Book 55, Pages 46-47.

Taxes for the year 1997 are to be paid by Grantor and possession is to be given with receipt of Deed.

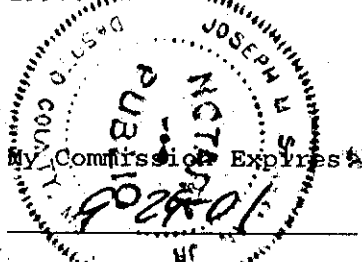
WITNESS the signature of the Grantors, this the 21st day of October 1997.

  
Allen Richardson

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said State and County aforesaid, the within named Allen Richardson, who acknowledge that he executed and delivered the above foregoing Warranty Deed on the day and year therein mentioned as his free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 21st day of October, 1997.



  
Notary Public

GRANTOR'S ADDRESS:  
3540 SUMMER SUITE 200  
MEMPHIS, TN 38122  
Work Phone #: 901 323-0916  
Home Phone #: 901 323-0916

GRANTEE'S ADDRESS:  
2050 Tall Trees Drive  
Horn Lake, Mississippi 38637  
Work Phone #: 601 393-9010  
Home Phone #: 601 393-6287